

Material disclosure

APR Disclosure. Some states have laws limiting the APR that a lender can charge you. APRs range from 200% and 1386%. Loans from a state that has no limiting laws or loans from a bank not governed by state laws may have an even higher APR. The Annual Percentage Rate is the rate at which your loan accrues interest and is based upon the amount, cost and term of your loan, repayment amounts and timing of payments. Lenders are legally required to show you the APR and other terms of your loan before you execute a loan agreement.

Material Disclosure. The operator of this website is not a lender, loan broker or agent for any lender or loan broker. We are an advertising referral service to qualified participating lenders that may be able to provide amounts between \$100 and \$5,000. Not all lenders can provide up to \$5,000 and there is no guarantee that you will be accepted by an independent, participating lender. This service does not constitute an offer or solicitation for loan products which are prohibited by any state law. This is not a solicitation for a particular loan. We do not endorse or charge you for any service or product. Any compensation received is paid by participating lenders and only for advertising services provided. This service and offer are void where prohibited. We do not control and are not responsible for the actions of any lender. We do not have access to the full terms of your loan. For details, questions or concerns regarding your loan please contact your lender directly. Only your lender can provide you with information about your specific loan terms, their current rates and charges, renewal, payments and the implications for non-payment or skipped payments. The registration information submitted by you on this website will be shared with one or more participating lenders. You are under no obligation to use our service to initiate contact with a lender, apply for credit or any loan product, or accept a loan from a participating lender. Cash transfer times and repayment terms vary between lenders. Repayment terms may be regulated by state and local laws. Some faxing may be required. Be sure to review our FAQs for additional information on issues such as credit and late payment implications. These disclosures are provided to you for information purposes only and should not be considered legal advice.

Exclusions. Residents of some states may not be eligible for some or all short-term, small-dollar loans. Residents of Arkansas, New York, Vermont and West Virginia are not eligible to utilize this website or service. The states serviced by this website may change from time to time, without notice.

Credit Implications. The operator of this website does not make any credit decisions. Independent, participating lenders that you may be matched with may perform credit checks with credit reporting bureaus or obtain consumer reports, typically through alternative providers to

determine credit worthiness, credit standing and/or credit capacity. By submitting your information, you agree to allow participating lenders to verify your information and check your credit. Loans provided by independent, participating lenders in our network are designed to provide cash to you to be repaid within a short amount of time. The short-term loans are not a solution for long-term debt and credit difficulties. Only borrow an amount that can be repaid on the date of your next pay period. Consider seeking professional advice regarding your financial needs, risks and alternatives to short-term loans. Late Payments of loans may result in additional fees or collection activities, or both. Each lender has their own terms and conditions, please review their policies for further information. Nonpayment of credit could result in collection activities. Each lender has their own terms and conditions, please review their policies for further information. Every lender has its own renewal policy, which may differ from lender to lender.

Please review your lender's renewal policy.